

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: SCHULD, PATRICIA K

§ Case No. 07-70072

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$49,110.00</u>	Assets Exempt: <u>\$6,700.00</u>
Total Distribution to Claimants: <u>\$14,658.57</u>	Claims Discharged Without Payment: <u>\$19,467.02</u>
Total Expenses of Administration: <u>\$8,176.73</u>	

3) Total gross receipts of \$ 24,435.30 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,600.00 (see **Exhibit 2**), yielded net receipts of \$22,835.30 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$41,724.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	8,176.73	8,176.73	8,176.73
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	5,974.00	54,298.42	28,151.59	14,658.57
TOTAL DISBURSEMENTS	\$47,698.00	\$62,475.15	\$36,328.32	\$22,835.30

4) This case was originally filed under Chapter 7 on January 12, 2007.
. The case was pending for 36 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/15/2010 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
LOTTERY WINNINGS - ANNUAL WINNINGS	1129-000	18,629.98
2007 FEDERAL TAX REFUND	1224-000	2,809.00
2007 STATE TAX REFUND	1224-000	58.67
2008 Federal Tax Refund	1224-000	2,831.38
Interest Income	1270-000	106.27
TOTAL GROSS RECEIPTS		\$24,435.30

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
PATRICIA K SCHULD	ONE TIME EXEMPTION ON LOTTERY WINNINGS	8100-002	1,600.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,600.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Oxford Bk&tr	4110-000	41,724.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$41,724.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	40.94	40.94	40.94
LINDGREN CALLIHAN VAN OSDOL & CO LTD	3410-000	N/A	625.40	625.40	625.40
BERNARD J. NATALE, LTD.	3110-000	N/A	3,823.75	3,823.75	3,823.75
BERNARD J. NATALE	2100-000	N/A	3,033.38	3,033.38	3,033.38
LINDGREN CALLIHAN VAN OSDOL & CO LTD	3410-000	N/A	611.00	611.00	611.00
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	7.97	7.97	7.97
INTERNATIONAL SURETIES, LTD	2300-000	N/A	18.04	18.04	18.04
INTERNATIONAL SURETIES, LTD	2300-000	N/A	16.25	16.25	16.25
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	8,176.73	8,176.73	8,176.73

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Worldwide Financial Capital Bank	7100-000	N/A	273.70	273.70	142.52
eCAST Settlement Corporation assignee of	7100-000	N/A	26,146.83	26,146.83	13,614.68
eCAST Settlement Corporation assignee of	7100-000	N/A	931.05	931.05	484.80
eCAST Settlement Corporation assignee of	7100-000	N/A	800.01	800.01	416.57
eCAST Settlement Corporation assignee of	7100-000	N/A	26,146.83	0.00	0.00
Bp Oil/citibank	7100-000	1,026.00	N/A	N/A	0.00
Capital 1 Bk	7100-000	2,490.00	N/A	N/A	0.00
Capital 1 Bk	7100-000	2,458.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		5,974.00	54,298.42	28,151.59	14,658.57

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 07-70072

Trustee: (330370) BERNARD J. NATALE

Case Name: SCHULD, PATRICIA K

Filed (f) or Converted (c): 01/12/07 (f)

§341(a) Meeting Date: 02/08/07

Period Ending: 01/15/10

Claims Bar Date: 05/22/07

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	CASH ON HAND	10.00	0.00	DA	0.00	FA
2	CHASE BANK CHECKING	100.00	0.00	DA	0.00	FA
3	HOUSEHOLD GOODS AND FURNISHINGS	800.00	0.00	DA	0.00	FA
4	WEARING APPAREL	300.00	0.00	DA	0.00	FA
5	JEWELRY	200.00	0.00	DA	0.00	FA
6	LOTTERY WINNINGS - ANNUAL WINNINGS	12,937.50	11,337.50		18,629.98	FA
7	2002 BUICK CENTURY (100,000 MILES)	4,500.00	1,100.00	DA	0.00	FA
8	COMPUTER	200.00	0.00	DA	0.00	FA
9	1999 FLEETWOOD MOBILE HOME	43,000.00	0.00	DA	0.00	FA
10	2007 FEDERAL TAX REFUND (u)	Unknown	2,809.00		2,809.00	FA
11	2007 STATE TAX REFUND (u)	Unknown	58.00		58.67	FA
12	2008 Federal Tax Refund (u)	0.00	2,831.00		2,831.38	FA
13	2008 State Tax Refund (u) Order to Abandoned entered on 9/23/09 by Judge Barbosa	0.00	59.00	OA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		106.27	FA
14	Assets Totals (Excluding unknown values)	\$62,047.50	\$18,194.50		\$24,435.30	\$0.00

Major Activities Affecting Case Closing:

AWAITING RECEIPT OF STATE OF ILLINOIS TAX REFUND OF \$59.

Initial Projected Date Of Final Report (TFR): December 31, 2008

Current Projected Date Of Final Report (TFR): October 15, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-70072

Case Name: SCHULD, PATRICIA K

Taxpayer ID #: 13-7555930

Period Ending: 01/15/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****12-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/21/07	{6}	DANIEL W HYNES	PAY OUT ON LOTTERY WINNINGS	1129-000	9,314.99		9,314.99
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	1.64		9,316.63
05/31/07	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 05/31/2007 FOR CASE #07-70072, BOND # 016018067 CHAPTER 7 BLANKET BOND WISCONSIN (MADISON)/ILLI Voided on 05/31/07	2300-003		7.84	9,308.79
05/31/07	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 05/31/2007 FOR CASE #07-70072, BOND # 016018067 CHAPTER 7 BLANKET BOND WISCONSIN (MADISON)/ILLI Voided: check issued on 05/31/07	2300-003		-7.84	9,316.63
05/31/07	1002	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/31/2007 FOR CASE #07-70072, BOND NO. 016018067	2300-000		7.97	9,308.66
06/13/07		To Account #*****1266	TRANSFER TO PAY DEBTOR'S EXEMPTION	9999-000		1,700.00	7,608.66
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.27		7,614.93
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.34		7,621.27
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.14		7,627.41
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	5.55		7,632.96
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.9500%	1270-000	6.55		7,639.51
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8200%	1270-000	21.02		7,660.53
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8200%	1270-000	5.33		7,665.86
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5000%	1270-000	4.79		7,670.65
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4200%	1270-000	2.55		7,673.20
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2700%	1270-000	2.29		7,675.49
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2700%	1270-000	1.70		7,677.19
05/22/08	{6}	ILLINOIS DEPARTMENT OF REVENUE	FINAL PAY OUT OF ILLINOIS LOTTERY WINNINGS	1129-000	9,314.99		16,992.18
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	1.76		16,993.94
06/03/08	{10}	UNITED STATES TREASURY - IRS	2007 INCOME TAX REFUND	1224-000	2,809.00		19,802.94
06/12/08	1003	LINDGREN CALLIHAN VAN OSDOL & CO LTD	Ref # 99812 - Preparation of Tax Returns	3410-000		625.40	19,177.54
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	3.86		19,181.40
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	3.90		19,185.30
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	3.65		19,188.95

Subtotals :

\$21,522.32

\$2,333.37

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-70072
Case Name: SCHULD, PATRICIA K

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****12-65 - Money Market Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7555930
Period Ending: 01/15/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/11/08	{11}	ILLINOIS DEPARTMENT OF REVENUE	2008 STATE OF ILLINOIS TAX REFUND AND INTEREST	1224-000	58.67		19,247.62
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	4.04		19,251.66
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2000%	1270-000	3.70		19,255.36
11/10/08	{12}	INTERNAL REVENUE SERVICE	INCOME TAX REFUND	1224-000	2,831.38		22,086.74
11/26/08		To Account #*****1266	TRANSFER	9999-000		1,000.00	21,086.74
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1300%	1270-000	2.44		21,089.18
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.87		21,091.05
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.03		21,092.08
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.96		21,093.04
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.10		21,094.14
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.03		21,095.17
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.00		21,096.17
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.10		21,097.27
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.07		21,098.34
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.07		21,099.41
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.00		21,100.41
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.86		21,101.27
11/23/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.66		21,101.93
11/23/09		To Account #*****1266	Transfer for Final Disbursement	9999-000		21,101.93	0.00

ACCOUNT TOTALS	24,435.30	24,435.30	\$0.00
Less: Bank Transfers	0.00	23,801.93	
Subtotal	24,435.30	633.37	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$24,435.30	\$633.37	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-70072
Case Name: SCHULD, PATRICIA K

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****12-66 - Checking Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7555930
Period Ending: 01/15/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/13/07		From Account #*****1265	TRANSFER TO PAY DEBTOR'S EXEMPTION	9999-000	1,700.00		1,700.00
06/13/07	101	PATRICIA K SCHULD	ONE TIME EXEMPTION ON LOTTERY WINNINGS	8100-002		1,600.00	100.00
06/02/08	102	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2008 FOR CASE #07-70072, BOND #016018067	2300-000		18.04	81.96
11/26/08		From Account #*****1265	TRANSFER	9999-000	1,000.00		1,081.96
11/26/08	103	LINDGREN CALLIHAN VAN OSDOL & CO LTD	Ref # 319683 SCHULD FINAL	3410-000		611.00	470.96
08/13/09	104	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/01/2009 FOR CASE #07-70072, BOND #016018067 06/01/09-06/01/10	2300-000		16.25	454.71
11/23/09		From Account #*****1265	Transfer for Final Disbursement	9999-000	21,101.93		21,556.64
11/24/09	105	BERNARD J. NATALE	Dividend paid 100.00% on \$3,033.38, Trustee Compensation; Reference:	2100-000		3,033.38	18,523.26
11/24/09	106	Worldwide Financial Capital Bank	Distribution paid 52.07% on \$273.70; Claim# 1; Filed: \$273.70; Reference: 4256	7100-000		142.52	18,380.74
11/24/09	107	eCAST Settlement Corporation assignee of	Distribution paid 52.07% on \$26,146.83; Claim# 2; Filed: \$26,146.83; Reference: 3011	7100-000		13,614.68	4,766.06
11/24/09	108	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			3,864.69	901.37
			Dividend paid 100.00% on \$3,823.75; Claim# ATTY; Filed: \$3,823.75	3110-000			901.37
			Dividend paid 100.00% on \$40.94; Claim# EXP; Filed: \$40.94	3120-000			901.37
11/24/09	109	eCAST Settlement Corporation assignee of	Combined Check for Claims#3,4			901.37	0.00
			Dividend paid 52.07% on \$931.05; Claim# 3; Filed: \$931.05; Reference: 4224	7100-000			0.00
			Dividend paid 52.07% on \$800.01; Claim# 4; Filed: \$800.01; Reference: 3453	7100-000			0.00

Subtotals : \$23,801.93 \$23,801.93

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-70072
Case Name: SCHULD, PATRICIA K

Trustee: BERNARD J. NATALE (330370)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****12-66 - Checking Account
Blanket Bond: \$552,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7555930
Period Ending: 01/15/10

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
ACCOUNT TOTALS					23,801.93	23,801.93	\$0.00
Less: Bank Transfers					23,801.93	0.00	
Subtotal					0.00	23,801.93	
Less: Payments to Debtors						1,600.00	
NET Receipts / Disbursements					\$0.00	\$22,201.93	
TOTAL - ALL ACCOUNTS					Net Receipts	Net Disbursements	Account Balances
MMA # ***-****12-65					24,435.30	633.37	0.00
Checking # ***-****12-66					0.00	22,201.93	0.00
					\$24,435.30	\$22,835.30	\$0.00